

REPORT *of the*  
TORONTO  
HOUSING  
COMMISSION

TORONTO, CANADA  
MARCH FIRST, 1920







# TORONTO · HOUSING · COMMISSION

TORONTO, March 1st, 1920.

To the

*Chairman and Members of the Board of Control,*

*City Hall, Toronto, Ont.*

Gentlemen:—

Referring to our discussion regarding the operations of The Toronto Housing Commission since its inception, and your request that we send in a formal report thereon, we beg to lay the following facts before you.

The first meeting was held on the 12th day of May, 1919, and on the 19th day of May temporary offices were opened in the Temple Building.

You will probably remember that some months elapsed from the time that we were first asked to act as a Housing Commission until the time of our formal appointment. Upon taking office we had contemplated the erection of 500 dwellings during the year to follow, but the number of enquirers at our offices who were willing to buy the houses and pay the deposit the Commission had determined was necessary in order that the purchase should be made upon a fair business line, so that we could anticipate reasonably prompt payment of the monthly instalments as they fell due, and the consequent completion by the purchaser of his agreement in a satisfactory manner and without loss to the City, were so few, that we felt it to be only common business prudence to advertise extensively in the daily papers of Toronto for buyers for our houses, feeling that we had possibly been misinformed as to a demand for 5,000 houses in Toronto.

As a result of this advertising, approximately 4,000 people called at the offices of the Commission, and of these, 1,900 were supplied with preliminary forms of application. Only 434 of such forms were returned with signatures attached, and of these 434 applicants only 222 made any down payment. Of the 222 who signed applications and made certain down payments, 66 subsequently withdrew their applications, and their deposits were refunded to them, leaving the net number of buyers who had signed contracts and paid deposits, as at December 31st, 1919, at 156. The Commission contracted for the erection of 236 dwellings, and for which they had only 156 purchasers.

Immediately after our first meeting was held, we advertised for land suitable for the erection of six-roomed houses. In reply to our advertisements, there were several hundred properties offered to us, all of which were inspected by the members of the Commission. In the majority of cases, the land was unsuitable for our purposes, and the prices asked were considerably higher than our final purchase prices.

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We inspected several properties offered to us by the Assessment Commissioner, and in order that we might make an immediate start, we purchased from the City of Toronto a parcel of land on the west side of Coxwell Ave., south of the Grand Trunk Railway tracks, at a price which the Assessment Commissioner stated this property had cost the City. None of the properties offered to us by the City, were, in our opinion, suitable for the purpose desired. The price paid to the City for this Coxwell Ave. parcel was the highest paid for any of the lands bought.

Upon the parcel of land purchased from the City we erected 14 semi-detached 6-roomed houses, all of which were sold and occupied immediately upon their completion. This particular house development was built by day work—that is to say, we purchased the materials, employed the labor, and completed the houses at a figure which, in our opinion, having regard to conditions obtaining at the time, was at least 20% lower than similar houses could have been purchased for from builders.

A study of conditions that obtained at that time convinced us of the fact that we could render best service by making contracts with builders for our future operations rather than continue to buy materials and employ labor.

We subsequently purchased a portion of the Webb Estate, bounded by Runnymede Road, Lincoln Avenue and Gilmour Avenue, but, owing to the objections raised by some of the property owners in the neighborhood, we were delayed about one month in proceeding with the actual erection of the houses thereon. A little later we purchased other parcels of land from the Webb Estate, on Annette, Spears and Evans Streets; from the Kennedy Estate, on Ardagh and Durie Streets; and from Mr. Hill and Mr. Harris, lands fronting on Coxwell and Hillingdon Avenues; the total frontage acquired was 7,686'. We built upon 5,337'6", and, therefore, have on hand, undeveloped, 2,348'6".

The first 14 houses built on Lower Coxwell Avenue, were constructed on a modified plan of that prepared for the Ontario Housing Commission. We were not entirely satisfied with this plan for use in developing the larger part of the programme, but adopted it so as to get on with some work immediately.

A survey was then commenced of 6-roomed houses in the course of erection, and the Commission interviewed a large number of people who were occupying similar dwellings and discussed with them their requirements, and wherein the houses they occupied were satisfactory, and what improvements or alterations they would suggest. This was done with the idea of getting the viewpoint of the people for whom the houses were being erected and who were to enjoy them.

As a result of this study, plans were prepared by the Commission's architect of the houses that we subsequently built on the various properties. Two plans were adopted: (1) that of an oblong house, 16' x 38', with an extension on the back, 8' x 9'; (2) a square house, 21' x 25'. The

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Commission determined that it was necessary to have two different types of houses, so as to avoid an institutional appearance, and, in our opinion, this was satisfactorily accomplished.

At the same time, we made a study of, and had plans and specifications prepared, and obtained estimates for 4-roomed and 5-roomed houses, but as the estimated costs thereof were so little less than the 6-roomed houses, we unanimously decided that it would be unwise to contract for 4-roomed or 5-roomed houses.

Plans and specifications of the houses to be erected were on view at the Commission's offices, and a great many people who professed to be interested inspected the houses in the course of erection. The opinion expressed by many practical men, who inspected the houses during the course of erection by the Commission, was that the material used and the work done was better than in other 6-roomed houses that had been erected for sale.

Contrary to the general expectation, the houses erected by the Commission did not depreciate the value of the surrounding property but actually enhanced its value. This was proven by the fact that a large portion of Hillingdon Avenue opposite our operations was built up. We are told that the property owners in the vicinity of the Webb Estate, who protested against the erection of houses by the Commission, now admit that the value of the land in the neighborhood has been enhanced by our operations.

The Toronto City Board of Control, the Toronto City Council, and the Toronto Board of Trade, were among those who inspected the Commission's properties, and all expressed their emphatic approval.

The Commission, acting as Trustee for the City, exercised great care in supervising the preparation of the plans, and our building inspectors were most attentive in seeing that these plans were truly carried out. The labor and material were of the best; in fact, we were told many times, that both labor and material were as good as in most ten thousand dollar houses.

The average selling price of the house and land will approximate \$4,000, inclusive of all charges. All houses are well situated as regards general living requirements, such as sanitation, transportation and the future increase of reality values. The photographs illustrating this report show that architectural construction and landscape layout are of the best.

The terms of payment for the houses constructed by the Housing Commission, were as follows: 10% in cash, and the remainder spread over a period of 20 years, payable in monthly instalments, with interest at the rate of 5%, computed on the balance owing each month. These terms are remarkably easy, as is evidenced by the fact that the monthly instalment, plus taxes and insurance, is less than other six-roomed houses, not so well built, are renting for to-day.

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The Housing Commission have been of psychological service in 1919 at the time the Commission's plan was so widely discussed, in the sense that many people turned their attention to the building of small houses, for which a demand had been so widely advertised.

The Housing Commission undertook to meet the shortage of small houses, at the request of the City, upon representations being made that there was a great shortage of houses and that the situation was so acute that there was a real reason for a Commission to operate. Since taking office, the Commission have very carefully studied the situation from all viewpoints, and are of the opinion that the public interest does not demand the operation of the Commission.

Mr. Watson Swaine has acted as Secretary of the Commission, and Mr. J. B. Thompson in the capacity of Superintendent of Works—Mr. John Hole recently succeeding Mr. Thompson. These gentlemen have most efficiently performed their duties, and their reports will furnish further detailed information.

It is manifestly unfair for the City to loan money at 5% which is costing the City approximately 6%, for they must ask the public to pay the difference in taxes. This is particularly apparent in the case of the man of small means who has already bought a house, is struggling to pay for it, is paying interest at the rate of 7% or more on his loan, and has forced upon him by the City through the medium of taxes, the difference of approximately 1% on the value of houses sold by the City through the Housing Commission.

The average price paid to the contractors for the erection of these 6-roomed houses was, approximately, \$3,000 (land not included). Having regard to the possibilities of operating during the year of 1920, we have secured from contractors, estimates of what they ask to erect houses similar to those already erected, and of which some are still in the course of erection. The average price of the tenders received is \$4,485, for the erection of the house, as against \$3,000 last year—an increase of 50%. Even at these figures, the contractors stipulate that should there be an advance in the price of materials and labor during the course of construction, they would look to the Commission for such increased cost to be paid to them in addition to their present estimate. It is, of course, self evident, that if in 1920 a programme of city built houses cost \$1,500 more for the house alone than did the 1919 programme, the City will lose proportionately more in interest, and a greater burden will be passed along to the small tax payer.

Having regard to the above figures, the Commission recommends that when the houses now under erection are completed, no further Commission houses be erected. We, as Trustees, have conducted the City's first housing programme with the greatest care we knew how to exercise, with the result that the City will not lose a dollar and will be richer by 236 houses of permanent construction, and the buyers will be richer by having saved approximately \$1,000 over what the same house would

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have cost if purchased from speculative builders; and the security held by the City is ample for the balance of the purchase money owing to them by the purchasers of the houses. But, if building operations are conducted during 1920, at present abnormal prices, we are convinced that even if the purchasers pay 10% of the total cost of land and building, the security then held by the City for the unpaid balance of purchase money, would be totally inadequate for the amount owing, and, with the return of normal times, the houses, in a great majority of cases, would be abandoned and fall back into the hands of the city.

Unless there is an emergency demand for small houses from buyers of moderate and limited means, who are able and willing to pay at least 10% as a down payment, there is no need for a Civic Housing Commission, and one pertinent reason is that houses constructed by the Housing Commission compete with those built by private builders who make their living by building and selling to the public; and it is further unfair in the sense that these private builders have to pay 7% or more for the money with which they operate. Our contractors when requested by us to estimate the prices of 1920 contracts, felt the pulse of Toronto speculative builders' plans, and found that many speculative builders did not contemplate building houses in the spring of 1920, largely owing to the fact that in their opinion the abnormal cost of material and labor would put the ultimate selling price beyond the reach of people of limited means.

In conclusion, we would remind you that at the time of our appointment we were told that the City required the services of business men who would conduct the operations of the Housing Commission so as to enable men and women of limited means to secure a home, and so that the City would not lose money by their operations. In fact, to conduct the work of the Commission as they would their own business, but with neither profit nor loss to the City.

We have studied the situation from all viewpoints, and, having regard to the abnormal cost of building, strongly recommend the City to cease building houses; but should the City see fit not to act on our recommendation, we will be forced to decline to go on with operations which, in our opinion, will mean serious loss to the citizens and a further increase in an already high Tax Rate.

Yours respectfully,

THE TORONTO HOUSING COMMISSION.

Chairman: H. H. Williams.

Vice-Chairman: J. Allan Ross.

Sir James W. Woods.

Sir John C. Eaton.

Frank A. Rolph.



GROUP OF 14 HOUSES ON THE WEST SIDE OF COXWELL AVENUE, JUST NORTH OF GERRARD STREET, BEING THE FIRST HOUSES BUILT BY THE COMMISSION. COMMENCED MAY 25TH, 1919, AND COMPLETED THE FIRST WEEK OF SEPTEMBER





HANSON STREET. HOUSES FACING SOUTH—12 LONG  
PLAN, TYPE "A" AND SIX SQUARE PLAN, TYPE "C"



THIS IS THE FIRST PAIR OF HOUSES ON HANSON STREET FROM COXWELL AVENUE, FACING SOUTH



GILMOUR AVENUE, LOOKING NORTHWARD.  
SIX TYPE "C" AND EIGHT TYPE "A" HOUSES





THIS SHOWS THE FIRST PAIR OF HOUSES ON THE N. SIDE OF CURRIE AVENUE FROM COXWELL AVENUE. THE ELEVATION IS KNOWN AS NO. 2 ELEVATION OF TYPE "A" LONG PLAN HOUSE





A GENERAL VIEW OF THE EARLIER BUILDING STAGE OF THE PROPERTY LYING BETWEEN COXWELL AVENUE AND HILLINGDON AVENUE. THE BUILDINGS IN THE FRONT ARE ON THE SOUTH SIDE OF STACEY STREET AND ARE WITHIN ONE BLOCK OF THE DANFORTH AVE. CAR LINE



LINCOLN AVENUE. A BLOCK OF 16 HOUSES—TYPE "B", SQUARE PLAN, SIX ROOMS AND BATH ROOM. THE VIEW IS TAKEN LOOKING WESTWARD ON LINCOLN AVENUE FROM GILMORE AVENUE. THE WESTERLY END OF LINCOLN AVENUE CONNECTS WITH RUNNYMEDE ROAD



THIS SHOWS THE THIRD AND FOURTH PAIR OF HOUSES  
ON LINCOLN AVENUE, AS PER NO. 6. THIS SHOWS TWO  
ELEVATIONS--INTERIOR ARRANGEMENTS ARE THE SAME



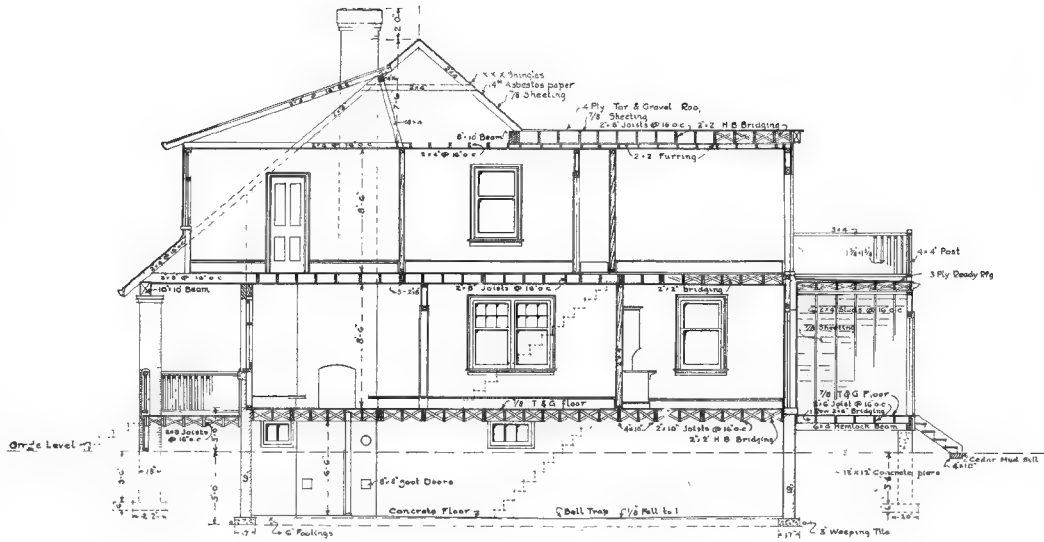
THIS SHOWS THE THIRD AND FOURTH PAIR OF HOUSES  
ON GILMOUR AVENUE, LOOKING NORTH FROM WEBB  
AVENUE — TYPE "A" AND TYPE "C" RESPECTIVELY



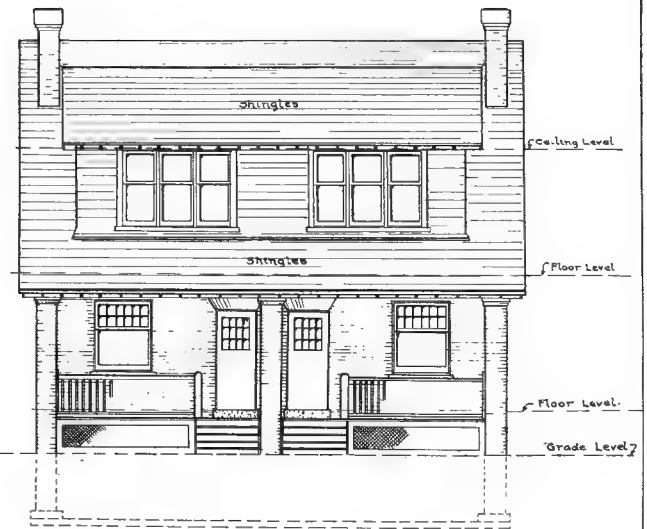


LOOKING EASTWARD FROM THE REAR OF THE RUNNYMEDE ROAD HOUSES, SHOWING CHARACTER AND SIZE OF GARDEN AREA FOR, AND AT THE REAR OF, THE HOUSES FRONTING ON LINCOLN AND WEBB AVENUES RESPECTIVELY

· TORONTO - HOUSING - COMMISSION ·  
· PROPOSED SEMI-DETACHED DWELLINGS · · · ·  
· TO BE ERECTED ON, ·  
· SCALE, 1/4 INCH = 1 FOOT · · · · ·



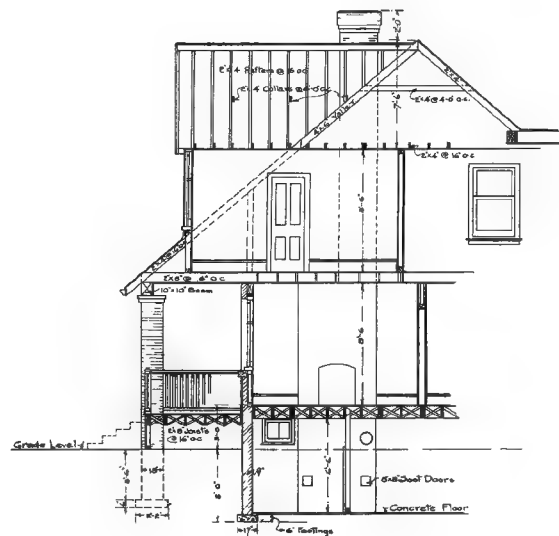
LONG. SECTION.



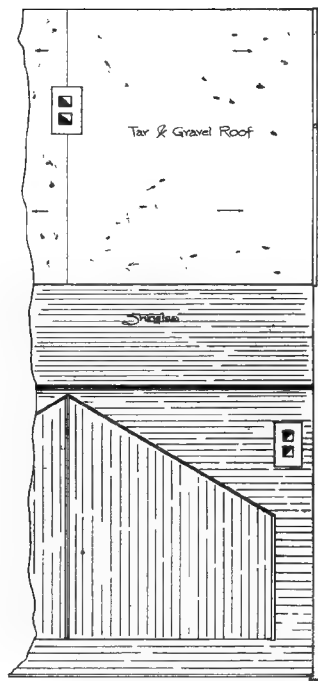
FRONT ELEVATION.

TYPE "A"  
JUNE 30<sup>TH</sup> 1919  
DRAWING No. 102

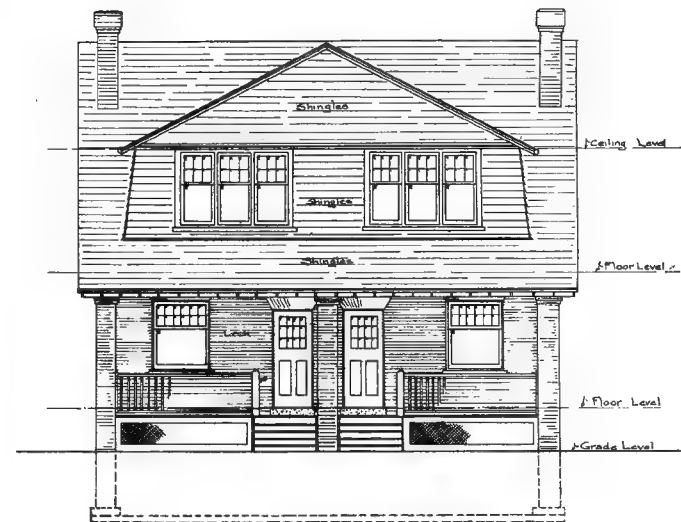
TORONTO - HOUSING - COMMISSION -  
ALTERNATE ELEVATION N°2 FOR TYPE 'A' HOUSE  
SCALE 1" = 4'



LONG SECTION



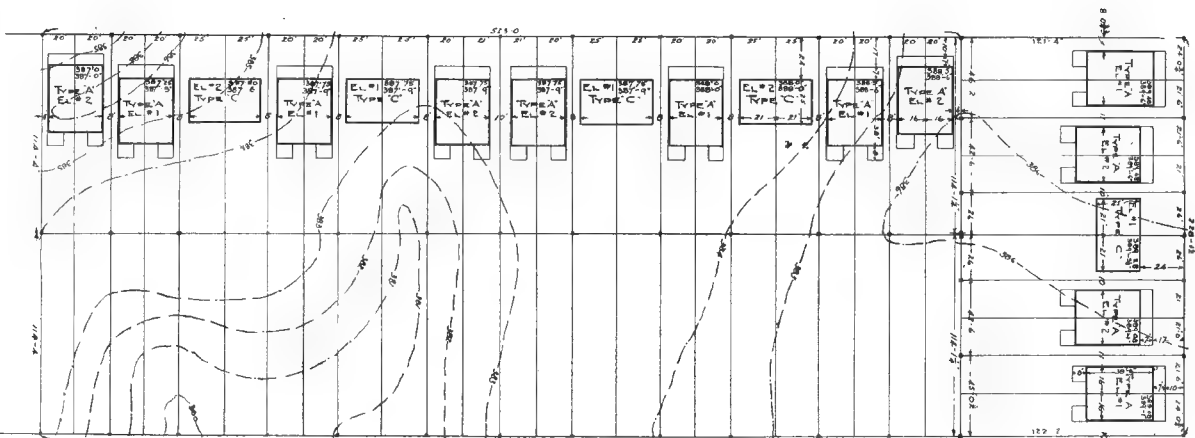
ROOF PLAN



FRONT ELEVATION

JAN 22 1940  
 DRAWING No. G-2-153

TORONTO - HOUSING - COMMISSION ~  
DETAILS OF TYPES, ELEVATIONS, ETC.  
 SCALE 1" = 40'

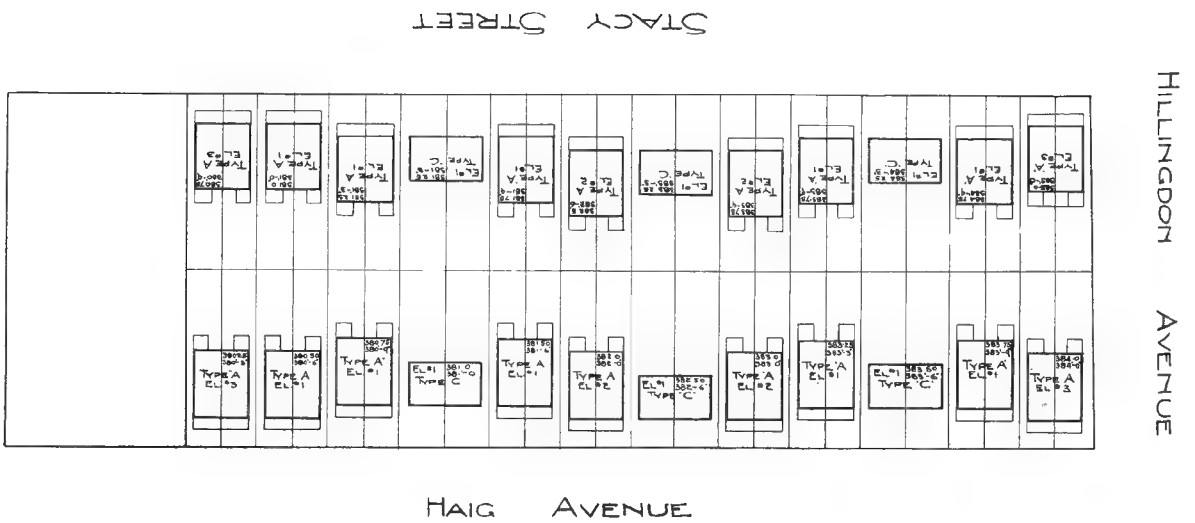


Note: Figures shown on houses are the finished floor levels in feet & tenths and feet & inches.

DEPT 31K 19.9  
Draw No 0-III-146



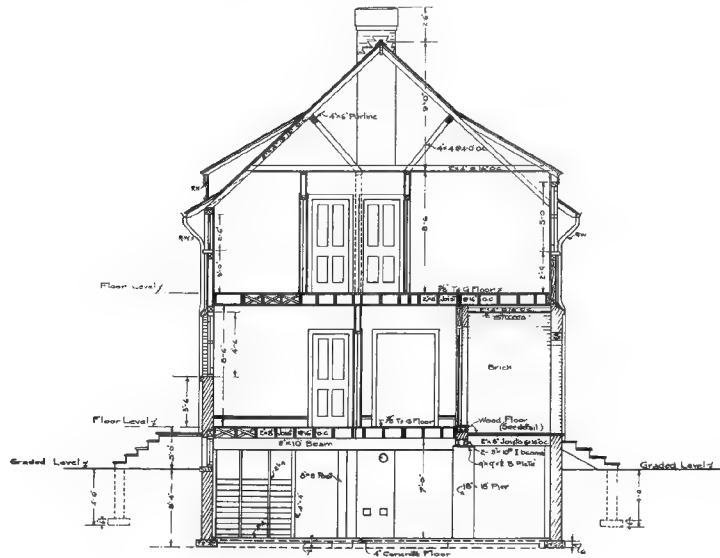
TORONTO - HOUSING - COMMISSION -  
DETAILS OF TYPES, ELEVATIONS, ETC.  
SCALE 1" = 40'



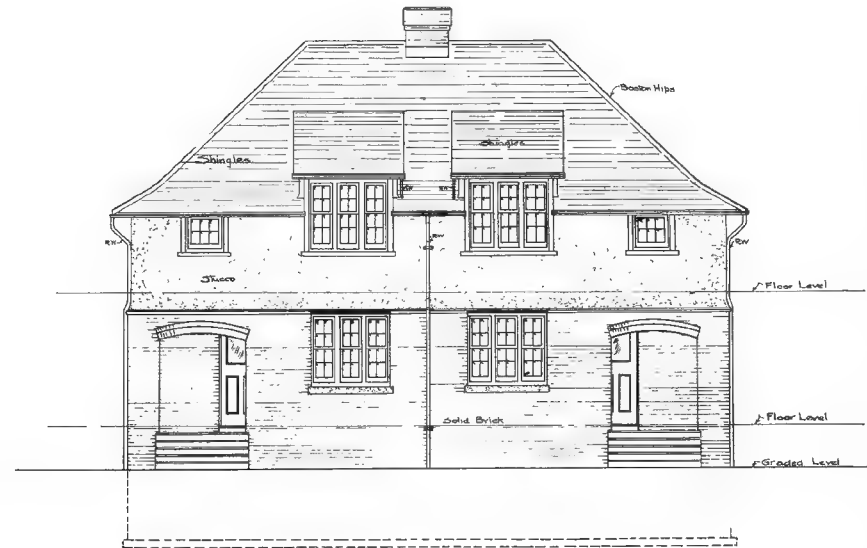
Note: The figures shown on houses are the finished floor levels, in feet & inches and feet & inches.

Sept. 15, 1919  
 Drawing No. C-11-15

TORONTO - HOUSING - COMMISSION -  
PROPOSED SEMI-DETACHED DWELLINGS, TYPE 'C', (FOR 'B' LIMIT)  
TO BE ERECTED ON,  
SCALE, 1" = 4'

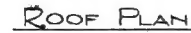


CROSS SECTION AA.



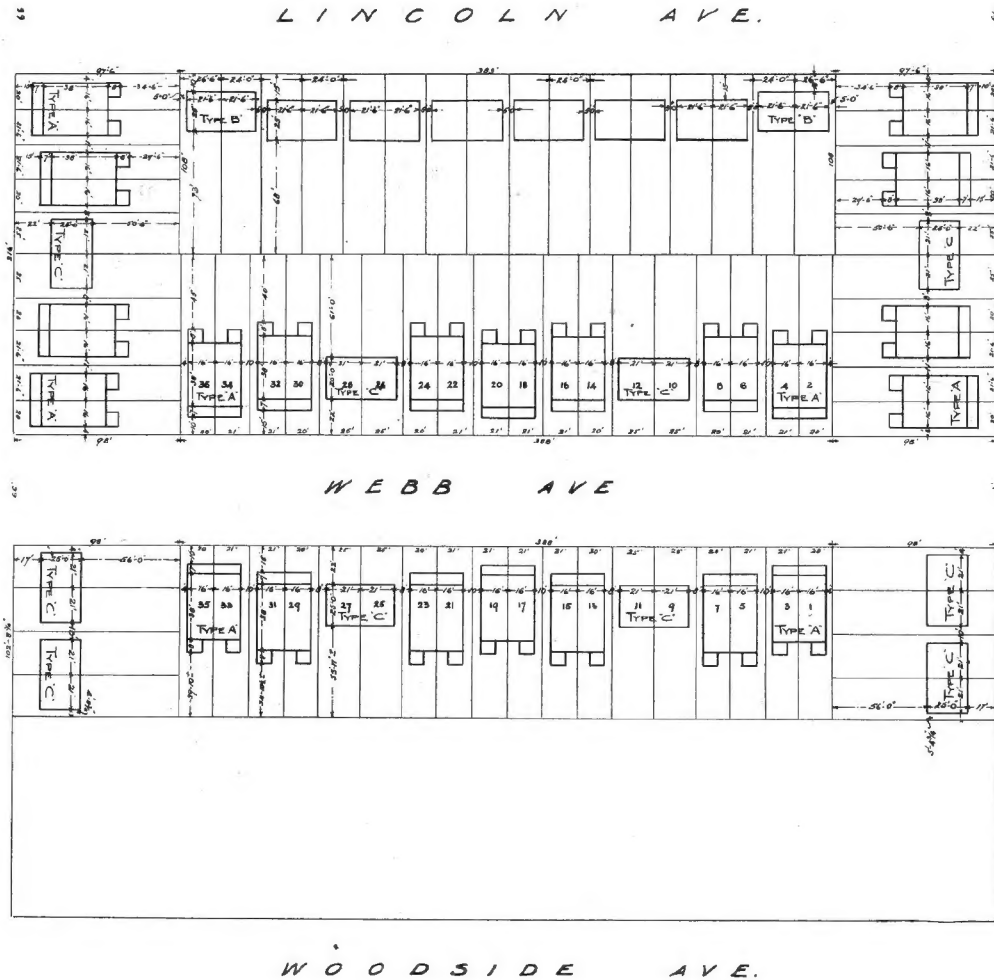
FRONT ELEVATION

TORONTO ~ HOUSING ~ COMMISSION ~  
PROPOSED SEMI-DETACHED DWELLINGS, TYPE 'C' (FOR 'B' LIMIT)  
TO BE ERECTED ON,  
SCALE, 1" = 4'



AUG 29 1919  
DRAWING No. O-I-139

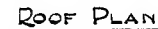
TORONTO - HOUSING - COMMISSION -  
BLOCK PLAN, SHEWING LOCATION OF 64 PROPOSED DWELLINGS.  
SCALE. 1"=40'



JULY 12<sup>TH</sup> 1919  
DRAWING 011-10.



SCALE,  $\frac{1}{4}$ " INCH = 1 FOOT.

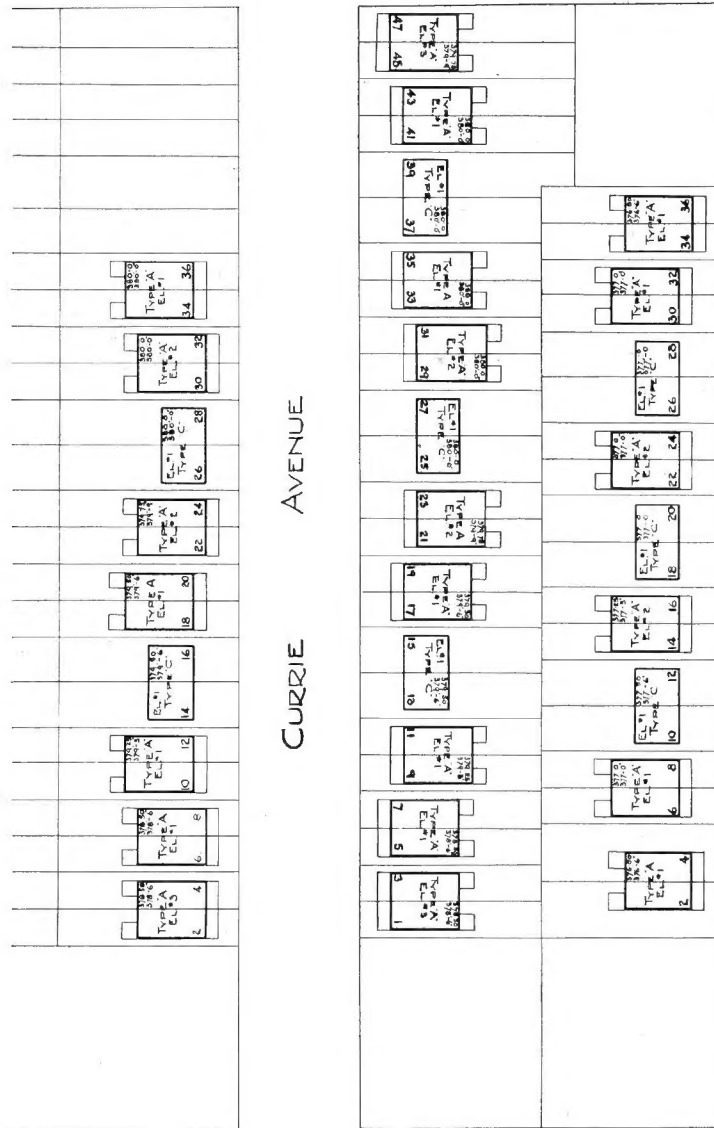


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TORONTO - HOUSING - COMMISSION -  
 DETAILS OF TYPES, ELEVATIONS, ETC.  
 SCALE 1" = 40'



HILLINGDON AVENUE



NOTE: The figures shown on houses are the finished floor levels in feet & tenths and feet & inches.

SEPT 4th 1918  
 DRAW No. O-11-144